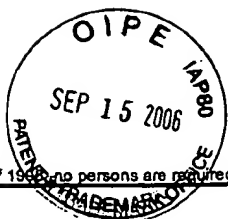


INFORMATION DISCLOSURE STATEMENT BY APPLICANT Form PTO-1449 (Modified) (Use several sheets if necessary)				COMPLETE IF KNOWN	
				Application Number	09/960,715
				Confirmation Number	4275
				Filing Date	September 21, 2001
				First Named Inventor	Routhenstein
				2876	3653 2876
				Examiner Name	Taylor, April A.
				Attorney Docket No.	PRIVP002.US01
Sheet	1	of	5		

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.	U.S. Patent or Application		Name of Patentee or Inventor of Cited Document	Date of Publication or Filing Date of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		NUMBER	Kind Code (if known)			
AT		20010034720	A1	Armes	10/25/2001	/
		20020035548	A1	Hogan et al.	03/21/2002	
		20020083010	A1	Kim	06/27/2002	
		20020120584	A1	Hogan et al.	08/29/2002	
		20030120615	A1	Kuo	06/26/2003	

OTHER PRIOR ART-NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume issue number(s), publisher, city and/or country where published.	T
AT		Hogan et al. U.S. Provisional Patent Application No. 60/280,776, entitled "Improved System and Method for Secure Payment Application (SPA) and Universal Cardholder Authentication," filed on Apr. 2, 2001.	
		Hogan et al U.S. Provisional Patent Application No. 60/255168, entitled "Method and System for Conducting Secure Electronic Commerce Transactions," filed on Aug. 14, 2000.	
		Hogan et al U.S. Provisional Patent Application No. 60/226,227, entitled "Method and System for Conducting Secure MasterCard Payments Over a Computer Network," filed on Aug. 18, 2000.	
		Hogan et al U.S. Provisional Patent Application No. 60/213,063, entitled "An Improved Method and System for Conducting Secure Payments Over a Computer Network," filed on Jun. 21, 2000.	
		Hogan et al U.S. Provisional Patent Application No. 09/809,367, entitled "Method and System for Secure Payments Over a Computer Network," filed on Mar. 15, 2001.	
		Hogan et al U.S. Provisional Patent Application No. 60/195,963, entitled "Method and System for Conducting Secure Payments Over a Computer Network," filed on Apr. 11, 2000.	
		Hogan et al. U.S. Provisional Patent Application No. 60/274,785, entitled "System and Method for Secure Payment Application (SPA) and Universal Cardholder Authentication," filed on Mar. 9, 2001	
		Hogan et al. U.S. Provisional Patent Application No. 60/295,630, entitled "Method and Process for a Secure Payment Application Using a Universal Cardholder Authentication Field," filed on Jun. 4, 2001.	
AT		Hogan et al. U.S. Provisional Patent Application No. 60/307,575, entitled "Method and System for Conducting Transactions Over a Communication Network Using a Secure Payment Application," filed on Jul. 24, 2001.	

EXAMINER	DATE CONSIDERED
April Taylor	11/27/06
*EXAMINER: Initial if reference considered, whether or not criteria is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to application(s).	



PTO/SB/08A (07-05)

Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 3 of 5

Complete if Known

Application Number	09/960,715
Filing Date	September 21, 2001
First Named Inventor	Routhenstein
Art Unit	2876
Examiner Name	Taylor, April A.
Attorney Docket Number	PRIVP002.US01

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
AT		US- 3665161	05-23-1972	Oberhart	
		US- 3845277	10-29-1974	Voss et al.	
		US- 4016405	04-05-1977	McCune et al.	
		US- 4234932	11-18-1980	Gorgens	
		US- 4253017	02-24-1981	Whitehead	
		US- 4314352	02-02-1982	Fought	
		US- 4390968	06-28-1983	Hennessy et al.	
		US- 4438326	03-20-1984	Uchida	
		US- 4458142	07-03-1984	Bernstein	
		US- 4755940	07-05-1988	Bracht et al.	
		US- 4926480	05-15-1990	Chaum	
		US- 4928001	05-22-1990	Masada	
		US- 4959788	09-25-1990	Nagata et al.	
		US- 4960982	10-02-1990	Takahira	
		US- 5168520	12-01-1992	Weiss	
		US- 5371797	12-06-1994	Bocinsky Jr.	
		US- 5373558	12-13-1994	Chaum	
		US- 5375037	12-20-1994	Le Roux	
AT		US- 5434398	07-18-1995	Goldberg	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ³
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				
AT		WO 92/16913	10-01-1992	Security Sys. Consortium		
		WO 00/33497	06-08-2000	Transactionsecure, L.L.C.		
		WO 01/71675	09-27-2001	France Telecom		
		WO 01/69556	09-20-2001	Mastercard Int'l. Inc.		
		WO 01/78024	10-18-2001	Mastercard Int'l. Inc.		
		WO 99/05633	02-04-1999	Main Street Marketing		

Examiner
Signature

April Taylor

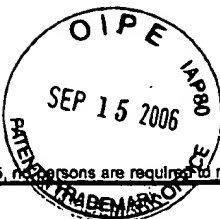
Date
Considered

11/27/06

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08A (07-05)

Approved for use through 07/31/2008. OMB 0851-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**



(Use as many sheets as necessary)

Sheet 4 of 5

Complete if Known

Application Number	09/960,715
Filing Date	September 21, 2001
First Named Inventor	Routhenstein
Art Unit	2876
Examiner Name	Taylor, April A.
Attorney Docket Number	PRIVP002.US01

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
[Signature]		US- 5434919	07-18-1995	Chau	
		US- 5438186	08-01-1995	Nair et al.	
		US- 5440108	08-08-1995	Tran et al.	
		US- 5444616	08-22-1995	Nair et al.	
		US- 5448047	09-05-1995	Nair et al.	
		US- 5455407	10-03-1995	Rosen	
		US- 5538442	07-23-1996	Okada	
		US- 5557518	09-17-1996	Rosen	
		US- 5578808	11-26-1996	Taylor	
		US- 5590197	12-31-1996	Chen et al.	
		US- 5623552	04-22-1997	Lane	
		US- 5671280	09-23-1997	Rosen	
		US- 5754656	05-19-1998	Nishioka et al.	
		US- 5761309	06-02-1998	Ohashi et al.	
		US- 5790677	08-04-1998	Fox et al.	
		US- 5850442	12-15-1998	Mutic	
		US- 5936226	08-10-1999	Aucsmith	
		US- 5991412	11-23-1999	Wissenburgh et al.	
		US- 6018717	01-25-2000	Lee et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)	MM-DD-YYYY			
		EP 1 017 030	07-05-2000	Intl. Bus. Machines Corp.		
		EP 1 028 401	08-16-2000	Citibank, N.A.		

Examiner
Signature

April Taylor

Date
Considered

11/27/06

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PTO/SB/08A (07-05)
Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT


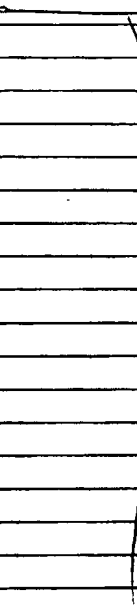
(Use as many sheets as necessary)

Sheet 5 of 5

Complete if Known

Application Number	09/960,715
Filing Date	September 21, 2001
First Named Inventor	Routhenstein
Art Unit	2876
Examiner Name	Taylor, April A.
Attorney Docket Number	PRIVP002.US01

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 6072870	06-06-2000	Nguyen et al.	
		US- 6078888	06-20-2000	Johnson Jr.	
		US- 6078902	06-20-2000	Schenkler	
		US- 6098053	08-01-2000	Slater	
		US- 6111953	08-29-2000	Walker et al.	
		US- 6122625	09-19-2000	Rosen	
		US- 6205436	03-20-2001	Rosen	
		US- 6206293	03-27-2001	Gutman et al.	
		US- 6213403	04-10-2001	Bates III	
		US- 6327578	12-04-2001	Linehan	
		US- 6332134	12-18-2001	Foster	
		US- 6343284	01-29-2002	Ishikawa et al.	
		US- 6394343	05-28-2002	Berg et al.	
		US- 6518927	02-11-2003	Schremmer et al.	
		US- 6574730	06-03-2003	Bissell et al.	
		US- 6636833	10-21-2003	Flitcroft et al.	
		US- 6915279	07-05-2005	Hogan et al.	
		US- 6990470	01-24-2006	Hogan et al.	
		US- 7058611	06-06-2006	Kranzley et al.	

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner

April Taylor

Date _____

Considered

11/27/06

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ²Applicant's unique citation designation number (optional). ³See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ⁴Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁵For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁶Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁷Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.